

(Official Form 1) (9/97)

Form B1, Page 2

VOLUNTARY PETITION <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): Jerry Dewayne & Ginger Leigh Polk	
Prior Bankruptcy Case Filed Within Last 6 Years (If more than one, attach additional sheet)			
Location Where Filed:		Case Number:	
		Date Filed:	
Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet)			
Name of Debtor: N/A		Case Number:	
District:		Date Filed:	
		Relationship	
		Judge:	

Signatures	
<p style="text-align: center;">Signature(s) of Debtor(s) (Individual/Joint)</p> <p>I declare under penalty of perjury that the information provided in this petition is true and correct. [If the individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under Chapter 7. I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <div style="margin-top: 10px;"> Signature of Debtor </div> <div style="margin-top: 10px;"> Signature of Joint Debtor </div> <div style="margin-top: 10px;"> Telephone Number (If not represented by attorney) _____ </div> <div style="margin-top: 10px;"> Date _____ </div>	<p style="text-align: center;">Signature of Debtor (Corporation or Partnership)</p> <p>I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <div style="margin-top: 20px;"> _____ Signature of Authorized Individual </div> <div style="margin-top: 10px;"> _____ Printed Name of Authorized Individual </div> <div style="margin-top: 10px;"> _____ Title of Authorized Individual </div> <div style="margin-top: 10px;"> _____ Date </div>

<p style="text-align: center;">Signature of Attorney</p> <div style="margin-top: 10px;"> Signature of Attorney for Debtor(s) </div> <div style="margin-top: 10px;"> Leigh Ann Darby Printed Name of Attorney for Debtor(s) </div> <div style="margin-top: 10px;"> MOORE & DARBY, PLLC Firm Name </div> <div style="margin-top: 10px;"> 216 S Ward Street, Senatobia, MS 38668 Address </div> <div style="margin-top: 10px;"> 662-562-0013 Telephone No. </div> <div style="margin-top: 10px; text-align: right;"> <div style="display: inline-block; border-bottom: 1px solid black; width: 100px;"></div> <div style="display: inline-block; vertical-align: bottom; text-align: center;"> 12/27/04 Date </div> </div>	<p style="text-align: center;">Signature of Non-Attorney Petition Preparer</p> <p>I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.</p> <div style="margin-top: 20px;"> _____ Printed Name of Bankruptcy Petition Preparer </div> <div style="margin-top: 10px;"> _____ Social Security Number </div> <div style="margin-top: 10px;"> _____ Address </div> <div style="margin-top: 10px;"> _____ Names and Social Security Numbers of all other individuals who prepared or assisted in preparing this document: </div> <div style="margin-top: 10px;"> If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person. </div> <div style="margin-top: 20px;"> _____ Signature of Bankruptcy Petition Preparer </div> <div style="margin-top: 10px;"> _____ Date </div> <div style="margin-top: 10px;"> A bankruptcy petitioner's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. 110; 18 U.S.C. 156. </div>
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<p style="text-align: center;">Exhibit A</p> <p>(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities and Exchange Act of 1934 and is requesting relief under chapter 11)</p> <p>[] Exhibit A is attached and made a part of this petition.</p>	<p style="text-align: center;">Exhibit B</p> <p>(To be completed if debtor is an individual whose Debts are primarily consumer debts)</p> <p>I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, and have explained the relief available under each such chapter.</p> <div style="margin-top: 10px;"> Signature of Attorney for Debtor </div> <div style="margin-top: 10px; text-align: right;"> <div style="display: inline-block; border-bottom: 1px solid black; width: 100px;"></div> <div style="display: inline-block; vertical-align: bottom; text-align: center;"> 12/27/04 Date </div> </div>
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Name Leigh Ann Darby, MOORE & DARBY, PLLC
Address 216 S Ward Street
Senatobia, MS 38668
Telephone 662-562-0013
Bar No. 99559 (MS)

☒ Attorney for Debtor(s)

☐ Debtor Pro Se

UNITED STATES BANKRUPTCY COURT
Northern DISTRICT OF Mississippi

List all names including trade names used by Debtor(s) within last 6 years:

Case No.

Soc. Sec. No. xxx-xx-0248 Debtor
Soc. Sec. No. xxx-xx-6407 Joint Debtor
Debtor(s) EIN No.

NOTICE OF AVAILABLE CHAPTERS

Chapter 7

(If this form is used for joint debtors wherever the word "Debtor" or words referring to debtors are used they shall be read as if in the plural.)

1) Section 342(b) of 11 U.S. Code ("The Bankruptcy Code") states :

"Prior to the commencement of a case under this title by an individual whose debts are primarily consumer debts the clerk shall give written notice to such individual that indicates each chapter of this title under which such individual may proceed "

2) If your debts are primarily consumer ones (as opposed to business debts) and they do not exceed \$100,000 unsecured or \$350,000 secured (11 U.S.C. 109(e)), you are eligible to file under Chapter 13 and to use future income to pay all or a portion of your existing debts.

3) You are also eligible to file under Chapter 11 (\$500.00 filing fees) for debt reorganization.

4) You are not eligible to file under Chapter 9.

5) You are eligible to file under Chapter 7 ("straight bankruptcy "), whereby debts are eliminated and your non-exempt assets are liquidated by the trustee for the benefit of your creditors

6) You may be eligible to file under Chapter 12.

7) All general filing eligibility is subject to 11 U.S.C. 109, 727(a)(8) & (9), & 707(b). **Consult your attorney.**

I HAVE READ THE ABOVE "NOTICE OF AVAILABLE CHAPTERS"

Clerk of Court
Jury DeWayne Poll
Signature of Debtor
Lingge High Gek
Signature of Joint Debtor

UNITED STATES BANKRUPTCY COURT

Northern DISTRICT OF Mississippi

In re Jerry Dewayne & Ginger Leigh Polk

Case No. _____

Debtor

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages of each. Report the total from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedule D, E, and F to determine the total amount of the debtor's liabilities.

NAME OF SCHEDULE	Attached (Yes/No)	No. of Sheets	AMOUNTS SCHEDULED		
			ASSETS	LIABILITIES	OTHER
A--Real Property	Yes	1	60,000.00		
B--Personal Property	Yes	3	3,100.00		
C--Property Claimed as Exempt	Yes	1			
D--Creditors Holding Secured Claims	Yes	1		59,590.00	
E--Creditors Holding Unsecured Priority Claims	Yes	1		5,613.00	
F--Creditors Holding Unsecured Nonpriority Claims	Yes	1		49,211.82	
G--Executory Contracts and Unexpired Leases	Yes	1			
H--Codebtors	Yes	1			
I--Current Income of Individual Debtor(s)	Yes	1			3,000.00
J--Current Expenditures of Individual Debtor(s)	Yes	1			3,062.50
Total Number of Sheets in All Schedules:		12			
Total Assets:			\$63,100.00		
Total Liabilities:				\$114,414.82	

In re Jerry Dewayne & Ginger Leigh Polk

Case No.

Debtor

SCHEDULE B—PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories place an "X" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, or both own property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C—Property Claimed as Exempt.

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G—Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state the person's name and address under "Description and Location of Property."

Type of Property	N o n e	Description and Location of Property	Single-S Husband-H Wife-W Joint-J Community-C	Current Market Value of Debtor's Interest without Deducting any Secured Claim or Exemption
1. Cash on hand.	X			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	X	Checking Account w/ Senatobia Bank	J	100.00
3. Security Deposits with public utilities, telephone companies, landlords, and others.				
4. Household goods and furnishings, including audio, video, and computer equipment.		Household Goods & Furnishings	J	1,500.00
5. Books, pictures, and other art objects, antiques, stamp, coin, record, tape, compact disk, and other collectibles.	X			
6. Wearing apparel.		Wearing Apparel	J	500.00
7. Furs and jewelry.	X			
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each insurer.	X			
			SUBTOTAL	2,100.00

In re Jerry Dewayne & Ginger Leigh Polk

Case No. _____

Debtor

SCHEDULE B—PERSONAL PROPERTY (Continuation Sheet)

11. Interest in IRA, ERISA, Keogh, or other pensions or profit sharing plans. Itemize.	x			
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	x			
13. Interests in partnerships or joint ventures. Itemize.	x			
14. Government and corporate bonds and other negotiable and nonnegotiable instruments.	x			
15. Accounts Receivable.	x			
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	x			
17. Other liquidated debts owing debtor include tax refunds. Give particulars.	x			
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule or Real property.	x			
19. Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	x			
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to set off claims. Give estimated value of each.	x			
21. Patents, copyrights, and other intellectual property. Give particulars.	x			
22. Licenses, franchises, and other general intangibles. Give particulars.	x			
			SUBTOTAL	\$ 0.00

In re Jerry Dewayne & Ginger Leigh Polk

Case No. _____

Debtor

SCHEDULE B—PERSONAL PROPERTY (Continuation Sheet)

23. Automobiles, trucks, trailers, and other vehicles.		1996 Plymouth Voyager	J	1,000.00
24. Boats, motors, and accessories.	X			
25. Aircraft and accessories.	X			
26. Office equipment, furnishings, and supplies.	X			
27. Machinery, fixtures, equipment and supplies used in business.	X			
28. Inventory.	X			
29. Animals.	X			
30. Crops—growing or harvested. Give particulars.	X			
31. Farming equipment and implements.	X			
32. Farm supplies, chemicals, and feed.	X			
33. Other personal property of any kind not already listed. Itemize.	X			
TOTAL (Report also on Summary of Schedules)				3,100.00

In re Jerry Dewayne & Ginger Leigh Polk

Case No.

Debtor

SCHEDULE C—PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemption to which debtor is entitled under (Check one box)

☐ 11 U.S.C. ' 522(b)(1) Exemptions provided in 11 U.S.C. ' 522(d). Note: These exemptions are available only in certain states.

[x] 11 U.S.C. § 522(b)(2) Exemptions available under applicable nonbankruptcy federal laws, state or local laws where the debtor's domicile have been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

[illegible]

In re Jerry Dewayne & Ginger Leigh Polk

Case No. _____

Debtor

SCHEDULE D—CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and account number, if any, of all entities holding claims secured by property of the debtor as of the date of filing of this petition. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetic order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors and complete Schedule H – Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding secured claims on this Schedule D.

Creditor's Name and Mailing Address Including Zip Code	C o d e b t o r	Date Claim was Incurred, Nature of Lien, and Description and Market Value of Property Subject to Lien	C o n t i n g e n t	U n l i q u i d a t e d	D i s p u t e d	Amount of Claim without Deducting Value of Collateral	Unsecured Portion, if any
		Husband-H Wife-W Joint-J Community-C					
Account No. _____ Chase Manhattan Mortgage P.O. Box 9001068 Louisville, KY 40290-1068		Date incurred: Mobile Home Value: 35,000.00		x		34,366.00	
Account No. _____ Union Planters Mortgage P.O. Box 18001 Hattiesburg, MS 39404		Land Note Value: 25,000.00				25,224.00	
Account No. _____ _____ _____ _____		_____ _____ _____ _____					
Account No. _____ _____ _____ _____		_____ _____ _____ _____					
Total \$						59,590.00	

(Use only on last page and on Summary of Schedules)

In re Jerry Dewayne & Ginger Leigh Polk

Case No. _____

Debtor

SCHEDULE E—CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed on this schedule. In the boxes provided on the attached sheets, state the name and mailing address, including zip code, and account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of this petition.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors and complete Schedule H – Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding secured claims on this Schedule E.

TYPES OF PRIORITY CLAIMS☐ Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order of relief. 11 U.S.C. ' 507(a)(2).

☐ Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4000* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. ' 507(a)(3).

☐ Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. ' 507(a)(4).

☐ Certain farmers and fisherman

Claims of certain farmers and fisherman, up to \$4000* per farmer or fisherman, against the debtor as provided in 11 U.S.C. ' 507(a)(5).

☐ Deposits by individuals

Claims of individuals up to \$1800* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. ' 507(a)(6).

☐ Alimony, Maintenance or Support

Claims of a spouse, former spouse, or child of the debtor, for alimony, maintenance or support, to the extent provided in 11 U.S.C. ' 507(a)(7).

☒ Taxes and Certain Other Debts Owed to Governmental Units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. ' 507(a)(8).

☐ Commitments to Maintain the Capital of an Insured Depository Institution

Claims based on the commitments to FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. ' 507(a)(9).

* Amounts are subject to an adjustment on April 1, 1998, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re Jerry Dewayne & Ginger Leigh Polk

Case No. _____

Debtor

SCHEDULE E—CREDITORS HOLDING UNSECURED PRIORITY CLAIMS **(Continuation Sheet)**

Type of Priority:

Creditor's Name and Mailing Address Including Zip Code	C o d e b t o r	Date Claim was Incurred and Consideration for Claim	C o n t i n g e n t	U N I Q U I D A T E D	D I S P U T E D	Total Amount of Claim	Amount Entitled to Priority
		<div style="border: 1px solid black; padding: 2px;"> Single-S Husband-H Wife-W Joint-J Community-C </div>					
Account No. _____ Internal Revenue Service P.O. Box 1107 Nashville, TN 37202		Taxes				5,613.00	5,613.00
Account No. _____ 							
Account No. _____ 							
Account No. _____ 							
Account No. _____ 							
Account No. _____ 							
Account No. _____ 							
Account No. _____ 							
Account No. _____ 							
Subtotal \$ (Total of this page)						\$ 5,613.00	
Total \$ (Use only on last page and on Summary of Schedules)						\$ 0.00	

In re Jerry Dewayne & Ginger Leigh

Case No. _____

Debtor

SCHEDULE F—CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and account number, if any, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of the filing of the petition. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors and complete Schedule H – Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured claims on this Schedule F.

Creditor's Name and Mailing Address Including Zip Code	C O D E B T O R	Date Claim was Incurred and Consideration for Claim. If Claim is Subject to Set off, so State Single-S Husband-H Wife-W Joint-J Community-C	C o n t i n g e n t	U n l i q u i d a t e d	D i s p u t e d	Amount of Claim
Account No. _____ AmSouth Bank Consumer Collections P.O. Box 11407 Birmingham, AL 35246		Date incurred: 2000 Pontiac Montana (to surrender)		X		16,242.00
Account No. _____ Aspire Payment Processing P.O. Box 23007 Columbus, GA 31902		Date Incurred: Unknown Credit Card Purchases		X		420.86
Capital One P.O. Box 85147 Richmond, VA 23276		Credit Card Purchases				467.00
Account No. _____ Conesco P.O. Box 6153 Rapid City, SD 57709		Date incurred: unknown Surrendered 4 wheeler		X		5,666.00
Account No. _____ Cornerstone Bank 301 E Main St Senatobia, MS 38668		Date incurred: unknown Credit Card Purchases		X		4,478.00
Subtotal \$ (Total of this page)						
Total \$ (Use only on last page and on Summary of Schedules)						

In re Jerry Dewayne & Ginger Leigh Polk

Case No. _____

Debtor

SCHEDULE F—CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

Creditor's Name and Mailing Address Including Zip Code	C O D E	B t o r	Date Claim was Incurred and Consideration for Claim. If Claim is Subject to Set off, so State	C o n t i n g e n t	U N I Q u I D e n t i f i e d	D i s p u t e d	Amount of Claim
			Single-S Husband-H Wife-W Joint-J Community-C				
Account No. _____ Household Bank P.O. Box 5222 Carol Stream, IL 60197			Date incurred: unknown Credit Card Purchases		X		1,938.00
Account No. _____ JC Penney P.O. Box 533 Dallas, TX 75221			Date Incurred: unknown Credit Card Purchases		X		196.00
Account No. _____ National Bank of Commerce P.O. Box 2019 Memphis, TN 38101			Date incurred: unknown 1991 Chevrolet PU (to surrender)		X		10,007.00
Account No. _____ Orchard Bank C/O Household Credit Services P.O. Box 5222 Carol Stream, IL 60197			Date incurred: unknown Credit Card Purchases		X		378.96
Account No. _____ Providian National Bank 4900 Johnson Dr Pleasanton, CA 94588			Date incurred: unknown Credit Card Purchases		X		1,263.00
Account No. _____ Retailers National Bank P.O. Box 59231 Minneapolis, MN 55459			Date incurred: unknown Credit Card Purchases		X		262.00
Account No. _____ Sears, Roebuck & Co. 45 Congress St Salem, MA 01970			Date incurred: unknown Credit Card Purchases		X		819.00
Account No. _____ The Sports Authority P.O. Box 659704 San Antonio, TX 72865			Date incurred: unknown Credit Card Purchases		X		541.00
Subtotal \$ (Total of this page)							
Total \$ (Use only on last page and on Summary of Schedules)							

In re Jerry Dewayne & Ginger Leigh Polk

Case No. _____

Debtor

SCHEDULE F—CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

Creditor's Name and Mailing Address Including Zip Code		C O D E B t o r	Date Claim was Incurred and Consideration for Claim. If Claim is Subject to Set off, so State	C o n t i n g e n t	U n l i q u i d a t e d	D i s p u t e d	Amount of Claim
			Single-S Husband-H Wife-W Joint-J Community-C				
Account No.			Date Incurred: unknown		X		
Wal-Mart P.O. Box 628041 Orlando, FL 32862			Credit Card Purchases				547.00
Account No.			Date Incurred: unknown		X		
Washington Mutual Finance 112 Northwest Plz Senatobia, MS 38668			Signature Loans				5,986.00
Account No.			Date Incurred: unknown		X		
Account No.							
Account No.							
Account No.							
Account No.							
Account No.							
Subtotal \$ (Total of this page)							
Total \$ (Use only on last page and on Summary of Schedules)							\$49,211.82

In re Jerry Dewayne & Ginger Leigh Polk

Case No. _____

Debtor

SCHEDULE G—EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all parties to each lease or contract described.

Note: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

[x] Check this box if the debtor has no executory contracts or unexpired leases.

Name and Mailing Address, including Zip Code, of other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State Whether Lease is for Nonresidential Real Property. State Contract Number of any Government Contract	
	Contract type:	
	Terms:	
	Beginning date:	
	Debtor's Interest:	
	Description:	
	Buy out Option:	
	Contract type:	
	Terms:	
	Beginning date:	
	Debtor's Interest:	
	Description:	
	Buy out Option:	
	Contract type:	
	Terms:	
	Beginning date:	
	Debtor's Interest:	
	Description:	
	Buy out Option:	
	Contract type:	
	Terms:	
	Beginning date:	
	Debtor's Interest:	
	Description:	
	Buy out Option:	

In re Jerry Dewayne & Ginger Leigh Polk

Case No. _____

Debtor

SCHEDULE H—CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signors. In community property states, a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

☒ Check this box if the debtor has no codebtors.

Name and Address of Codebtor	Name and Address of Creditor

In re Jerry Dewayne & Ginger Leigh Polk

Case No. _____

Debtor

SCHEDULE I—CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled spouse must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 and 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital Status	Dependents of Debtor and Spouse		
	NAMES	AGE	RELATIONSHIP
Married	McKenzie	6	Daughter
	McKenna	3	Daughter
	McKaylee	1	Daughter

EMPLOYMENT:	DEBTOR	SPOUSE
Occupation	Drywall Subcontractor	
Name of Employer	Darnell Drywall	
How Long Employed	9 Years	
Address of Employer	70 Blackburn Drive, Byhalia, MS 38611	

	DEBTOR	SPOUSE
Income: (Estimate of average monthly income)		
Current Monthly Gross Wages, Salary, and Commissions (pro rate if not paid monthly)	3,000.00	
Estimated Monthly Overtime		
SUBTOTAL		
LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and Social Security		
b. Insurance		
c. Union Dues		
d. Other (Specify):		
SUBTOTAL OF PAYROLL DEDUCTIONS		
TOTAL NET MONTHLY TAKE HOME PAY		
Regular Income from Operation of Business or Profession or Farm (attach detailed statement)		
Income from Real Property		
Interest and Dividends		
Alimony, Maintenance or Support Payments Payable to the Debtor for the Debtor's Use or that of dependents listed above.		
Social Security or other Government Assistance Specify:		
Pension or Retirement Income		
Other Monthly Income Specify:		
TOTAL MONTHLY INCOME	3,000.00	
TOTAL COMBINED MONTHLY INCOME (Report Also on Summary of Schedules)		3,000.00

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

In re Jerry Dewayne & Ginger Leigh Polk

Case No. _____

Debtor

SCHEDULE J—CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR

Complete this schedule by estimating the average monthly expenses of the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

Rent or Home Mortgage Payment (include lot rented for mobile home)	
Are real estate taxes included? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	527.50
Is property insurance included? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	
Utilities: Electricity and Heating Fuel	200.00
Water and Sewer	
Telephone	100.00
Other(Cable)	80.00
Other	
Other	
Home Maintenance	100.00
Food	500.00
Clothing	200.00
Laundry and Dry Cleaning	75.00
Medical and Dental Expenses	50.00
Transportation	240.00
Recreation, Clubs, and Entertainment, Newspapers, Magazines, Etc.	100.00
Charitable Contributions	
Insurance (non deducted from wages or included in home mortgage payments)	
Homeowner's or Renters	
Life	15.00
Health	
Auto	60.00
Other: Mobile Home Insurance	100.00
Other:	
Taxes (non deducted from wages or included in home mortgage)	300.00
Specify: Income Taxes	
Installment Payments (in Chapter 12 and 13 cases, do not list payments to be included in the plan)	
Auto	
Other: Pre School	265.00
Other: Drywall Tools & Materials	100.00
Other: School Supplies	50.00
Alimony, Maintenance, and Support Paid to Others	
Payments for Support of Additional Dependents not Living at Your Home	
Regular Expenses from Operation of Business, Profession or Farm (attach detailed statement)	
Other:	
Other:	
Other:	
TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)	3,062.50

(FOR CHAPTER 12 & 13 DEBTORS ONLY)

Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually or at some regular interval.

A. Total Projected Monthly Income	
B. Total Projected Monthly Expenses	
C. Excess Income (A minus B)	
D. Total Amount to Be Paid Into Plan Each Week	

UNITED STATES BANKRUPTCY COURT
Northern DISTRICT OF Mississippi

In re Jerry Dewayne & Ginger Leigh Polk
Debtor

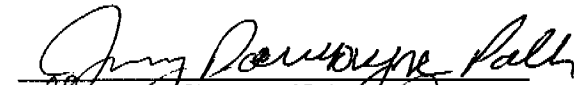
Case No. _____

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the Summary of Schedules, consisting of _____
Sheets (total shown on summary page plus 1), and that they are true and correct to the best of my knowledge,
Information, and belief.

Date



Signature of Debtor

Date



Signature of Joint Debtor (if any)

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

I, the _____ (the president or other officer or an authorized agent of
the corporation or an authorized agent of the partnership) of the _____
(corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing
Summary and schedules, consisting of _____ sheets (total shown on summary page plus 1), and that they are true
and correct to the best of my knowledge, information, and belief.

Date

Signature (Print or type name of individual signing on behalf of debtor)

(An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor)

Penalty for making a false statement or concealing property: Fine up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. 152 & 3571.

UNITED STATES BANKRUPTCY COURT
Northern DISTRICT OF Mississippi

In re Jerry Dewayne & Ginger Leigh Polk
Debtor

Case No. _____

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1-15 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 16-21. Each question must be answered. If the answer to any question is "None," or the question is not applicable, mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the two years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or person in control of a corporation, a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"Insider" The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor; and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any person in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. 101.

1. Income from Employment or Operation of Business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Amount	Source (If more than one)
\$36,000.00	Debtor's year to date income from employer
\$38,000.00	Debtor's 2003 income from employer
\$36,000.00	Debtor's 2002 income from employer

2. Income Other than from Employment or Operation of Business

State the amount of income the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Amount	Source (If more than one)
N/A	

3. Payments to Creditors

a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 and 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name & Address of Creditors	Dates of Payments	Amount Paid	Amount Still Owing
N/A			

b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name & Address of Creditor & Relationship to Debtor	Dates of Payments	Amount Paid	Amount Still Owing
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4. Suit and administrative proceedings, executions, garnishments and attachments

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Caption of Suit & Case Number

Nature of Proceeding

Court or Agency &
Location

Status or Disposition

N/A

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name & Address of Person for Whose Benefit Property Was Seized

Date of Seizure

Description & Value of Property

N/A

5. Repossessions, Foreclosures & Returns

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name & Address of Creditor or Seller

Date of Repossession, Foreclosure Sale, Transfer or Return

Description & Value of Property

N/A

6. Assignments and Receiverships

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name & Address of Assignee

Date of Assignment

Terms of Assignment or Settlement

N/A

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name & Address of Custodian

Name & Location of
Court

Case Title & Number

Date of Order

Description & Value of
Property

N/A

7. Gifts

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name & Address of Person/Organization

Relationship To Debtor (if Any)

Date of Gift

Description & Value of Gift

N/A

8. Losses

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Description & Value of Property

Description of Circumstances

If Loss Was Covered in Whole or in Part by
Insurance, Give Particulars & Date of Loss

N/A

9. Payments Related to Debt Counseling or Bankruptcy

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

Name & Address of Payee

Payment Date

Name of Payor
(If other than Debtor)

Amount of Money or Property Description & Value

Moore & Darby, PLLC

12/27/04

\$209.00

10. Other Transfers

List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name & Address of Transferee

Relationship To Debtor

Date & Describe Property Transferred & Value Received

N/A

11. Closed Financial Accounts

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposits, or other instruments, held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name & Address or Institution	Type & Number of Account	Amount of Final Balance	Amount & Date of Sale or Closing
-------------------------------	--------------------------	-------------------------	----------------------------------

N/A

12. Safe Deposit Boxes

List each safe deposit or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name & Address of Bank or Other Depository	Names & Addresses of those With Access to Box or Depository	Description of Contents	Date of Transfer or Surrender (If Any)
--	---	-------------------------	--

N/A

13. Setoffs

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name & Address of Creditor	Date of Setoff	Amount of Setoff
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N/A

14. Property Held for Another Person

List all property owned by another person that the debtor holds or controls.

Name & Address of Owner	Description & Value of Property	Location of Property
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N/A

15. Prior Address of Debtor

If the debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

Address	Name Used	Dates Of Occupancy
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N/A

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within two years immediately preceding the commencement of this case, any of the following: officer, director, managing executive, or owner of more than 5 percent of the voting securities of a corporation; a partner, other than a limited partner or a partnership; a sole proprietor or otherwise self-employed.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within two years immediately preceding the commencement of this case.)

16. Nature, Location and Name of Business

a. If the debtor is an individual, list the names and addresses of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation partnership, sole proprietorship or was a self-employed professional within the two years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the two years immediately preceding the commencement of this case.

b. If the debtor is a partnership, list the names and addresses of all businesses in which the debtor was a partner or owned 5 percent or more of the voting securities, within the two years immediately preceding the commencement of this case.

c. If the debtor is a corporation, list the names and addresses of all businesses in which the debtor was a partner or owned 5 percent or more of securities within the two years immediately preceding the commencement of this case.

Name & Address	Nature Of Business	Beginning & Ending Dates of Operation
----------------	--------------------	---------------------------------------

N/A

17. Books, Records, and Financial Statements

a. List all bookkeepers and accountants who within the six years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of debtor.

Name & Address	Dates Services Rendered
----------------	-------------------------

N/A

b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

Name & Address	Dates Services Rendered
----------------	-------------------------

N/A

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records are not available, explain.

Name & Address	Dates Services Rendered
----------------	-------------------------

N/A

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the two years immediately preceding the commencement of this case by the debtor.

Name & Address	Dates Services Rendered
----------------	-------------------------

N/A

18. Inventories

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

Date of Inventory	Inventory Supervisor	Dollar Amount of Inventory (specify cost, market or other basis)
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N/A

19. Current Partners, Officers, Directors and Shareholders

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

Name & Address	Nature of Interest	Percentage of Interest
----------------	--------------------	------------------------

N/A

b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting securities of the corporation.

Name & Address	Title	Nature & Percentage of Stock Ownership
----------------	-------	--

N/A

20. Former Partners, Officers, Directors and Shareholders

a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

Name & Address	Date Of Withdrawal
----------------	--------------------

N/A

b. If the debtor is a corporation, list all officers or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

Name & Address	Title	Date of Termination
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N/A



21. Withdrawals from a Partnership of Distribution by a Corporation

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

Recipient's Name & Address	Relationship to Debtor	Date & Purpose of Withdrawal	Amount of Money or Property Descriptions & Value
----------------------------	------------------------	------------------------------	--

N/A

(If completed by an individual or individual and spouse) I declare under penalty or perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

<p>_____</p> <p>Date</p>	<p></p> <p>Signature of Debtor</p>	<p>_____</p> <p>Date</p>	<p></p> <p>Signature of Joint Debtor (If Any)</p>
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(If completed on behalf of a partnership or corporation) I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct to the best of my knowledge, information and belief.

<p>_____</p> <p>Date</p>	<p>_____</p> <p>Signature</p>	<p>_____</p> <p>Print Name and Title</p>
--------------------------	-------------------------------	--

(An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.)

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. 152 & 3571.

Name Leigh Ann Darby, MOORE & DARBY, PLLC
Address 216 South Ward Street
Senatobia, MS 38668
Telephone 601-562-0013
Bar No. 99559 (MS)

Clerk's Stamp

UNITED STATES BANKRUPTCY COURT

Northern DISTRICT OF Mississippi

In re Jerry Dewayne & Ginger Leigh Polk
Debtor

Case No.

Soc. Sec. No. xxx-xx-0248

Soc. Sec. No. xxx-xx-6407

Debtor's Employer's Tax ID Number:

STATEMENT OF ATTORNEY FOR
PETITIONER PURSUANT TO BANKRUPTCY
RULE 2018(b)
CHAPTER PROCEEDING

Chapter 7

The undersigned, pursuant to Rule 2016(b) Bankruptcy Rules, states that:

1. The undersigned is the attorney for the debtor(s) in this case.
2. The compensation paid or agreed to be paid by the debtor(s) to the undersigned is:
 - a. for legal services rendered or to be rendered in contemplation of and in connection with this case: 700.00
 - b. prior to filing this statement, debtor(s) have paid 00.00
 - c. the unpaid balance due and payable is: 700.00
3. \$209.00 Of the filing fee in this case has been paid.
4. The services rendered or to be rendered include the following:
 - a. Analysis of the financial situation, and rendering advice and assistance to the debtor(s) in determining whether to file a petition under Title 11, United States Code.
 - b. Preparation and filing of the petition, schedules of assets and liabilities, statement of affairs, and other documents required by the court.
 - c. Representation of the debtor(s) at the first meeting of creditors.
5. The source of payments made by the debtor(s) to the undersigned was from earning, wages and compensation for services performed and
6. The source of payments to be made by the debtor(s) to the undersigned for the unpaid balance remaining, if any, will be from earnings, wages and compensation for the services performed, and
7. The undersigned have not shared or agreed to share, with any person, other than with members of their law firm or corporation, any compensation paid or to be paid except as follows:

12/27/04
Date


Attorney for Debtor(s)

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF MISSISSIPPI

In re: Jerry Dewayne & Ginger Leigh Polk

Case No.
Chapter 7

VERIFICATION OF CREDITOR MATRIX

The above named debtor(s), or debtor's attorney if applicable, do hereby certify under penalty of perjury that the attached Master Mailing List of creditors, consisting of ___sheet(s) is complete, correct and consistent with the debtor's schedules pursuant to Local Bankruptcy Rules and I/we assume all responsibility for errors and omissions.

Dated: _____

Signed: _____

Jerry Dewayne Polk
Ginger Leigh Polk

Dated: _____

Signed: _____

AmSouth Bank
Consumer Collections
P.O. Box 11407
Birmingham, AL 35246

Aspire
Payment Processing
P.O. Box 23007
Columbus, GA 31902

Capital One
P.O. Box 85147
Richmond, VA 23276

Chase
P.O. Box 9001068
Louisville, KY

Conseco
P.O. Box 6153
Rapid City, SD 57709

Cornerstone Bank
310 East Main St
Senatobia, MS 38668

Household Bank
P.O. Box 5222
Carol Stream, IL 60197

I.R.S.
Special Procedures-Stop 3
P.O. Box 1107
Nashville, TN 37202

J C Penney
Bankruptcy Department
P.O. Box 533
Dallas, TX 75221

National Bank of Commerce
P.O. Box 2019
Memphis, TN 38101

Orchard Bank
C/O Household Credit Services
P.O. Box 5222
Carol Stream, IL 60197

Providian National Bank
Bankruptcy Department
4900 Johnson Drive
Pleasanton, CA 94588

Retailers National Bank
P.O. Box 59231
Minneapolis, MN 55459

Sears, Roebuck & Co.
45 Congress St.
Salem, MA 01970

The Sports Authority
P.O. Box 659704
San Antonio, TX 78265

Union Planters Mortgage
P.O. Box 18001
Hattiesburg, MS 39404

Wal-Mart
P.O. Box 628041
Orlando, FL 32862

Washington Mutual Finance
112 Northwest Plaza
Senatobia, MS 38668